



Consumer Protection Section – Collection Agency Regulation  
1300 Broadway, 6<sup>th</sup> Floor  
Denver, CO 80203  
Phone: (720) 508-6022  
Fax: (720) 508-6033  
E-mail: [cab@state.co.us](mailto:cab@state.co.us)

Dear Consumer:

The Attorney General's Office licenses collection agencies engaging in consumer debt collection in the State of Colorado and enforces the Colorado Fair Debt Collection Practices Act. Please read the enclosed information describing ***your rights*** under that law, including actions you may take without having to file a complaint.

TO FILE A COMPLAINT AGAINST A COLLECTION AGENCY:

1. Enclose **one** copy of all documents about your complaint, including collection notices and correspondences with the collection agency. **DO NOT SEND ORIGINALS.**

We will review your complaint to determine if our office has the statutory authority to proceed. If we have jurisdiction, we may send a copy of your complaint to the collection agency for its response. You will receive a copy of the collection agency's response unless it is kept for additional investigation.

If we do not have jurisdiction over the matter, we will refer your complaint to the proper authority. We will notify you if we are unable to assist you.

If we determine that a violation of the Colorado Fair Debt Collection Practices Act occurred, we may bring disciplinary action against the collection agency. However, we have no authority to order the collection agency to pay you money, damages, or penalties.

It may take time to investigate your complaint. If a lawsuit has been filed against you, it is important that you appear in court and respond to all legal documents, as we cannot reverse a court order.

We are prohibited by law from giving legal advice. To preserve any legal rights you may have, you may wish to consult a private attorney about your legal options under the law.




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Collection Agency's Name		
Address		
City	State	Zip
Phone Number		

**ATTENTION: Please read instructions**  
**and attach copies of all documents.**

Explanation of complaint:



By submitting this complaint electronically, I hereby certify I am the above listed individual and authorize the above listed company and/or its agents to discuss the details of my complaint with representatives of the Colorado Attorney General's Office. I verify I have read the preceding information and it is true to the best of my knowledge.

**SIGNATURE**

DATE \_\_\_\_\_